CrediCorp

POLICY

Security Policy

Version 1.0.1 · Effective 2026-07-09 · credicorp.co.uk/legal/

UK direct lender
Short-term business credit to limited companies & LLPs

No personal guarantee
We never ask a director to guarantee the company's borrowing

100% cost cap
Total cost of credit is capped at 100% of the amount borrowed

Welcoming security research

We welcome reports from security researchers, customers and members of the public about potential vulnerabilities in credicorp.co.uk, the customer portal and our REST APIs. This page sets out our responsible-disclosure approach and our commitments to anyone reporting a vulnerability in good faith.

How to report

- Email security@credicorp.co.uk. Encrypt with our PGP key if you are sending exploit details; the key fingerprint is published at /.well-known/security.txt alongside this page.
- Include enough detail to reproduce: affected URL or endpoint, the technique, the impact you observed, and any screenshots that help.
- Tell us how you would like to be credited (or anonymously, if you prefer).

What we ask of you

- Give us a reasonable amount of time to triage and fix the issue before publishing it — typically 90 days for high-impact, 30 days for lower-impact.
- Do not access, modify, or destroy customer data you find. If your test produces an incidental disclosure of customer data, stop and tell us — we do not consider that a violation of this policy.
- Do not perform denial-of-service tests against production. Rate-limit your probing.
- Do not use social-engineering against our staff or customers.

What we promise back

- We will acknowledge receipt within 1 business day.
- We will provide an initial triage decision within 5 business days.
- We will keep you updated on the fix and credit you (or, if you prefer, leave you anonymous) in the patch notes when the fix lands.
- We will not pursue legal action against good-faith security research that follows this policy.

Scope

In scope: anything served from credicorp.co.uk, the customer portal, the REST APIs and staff portal endpoints. Out of scope: third-party services we link to (Stripe, GoCardless, ICO, Companies House), the operator's personal accounts, and physical-security tests.

Bug bounty

We do not currently run a formal cash bounty. We do publicly credit researchers (with their permission) in patch notes and hold a "thanks list" in /credits/. As we grow, we expect to formalise a bounty programme.

About Credicorp Limited

Company: Credicorp Limited (UK)

Companies House: 16093826

ICO registration: ZC157682

Registered office: Suite Au31848, 9 Skyport Drive, Harmondsworth, West Drayton, UB7 0LB

Business: UK direct lender of short-term business credit to limited companies & LLPs

Official site: credicorp.co.uk

Independent UK business lender. Lending to companies is not a regulated credit agreement within Article 60B of the FSMA 2000 (Regulated Activities) Order 2001. No director personal guarantees; total cost of credit capped at 100% of principal. Verify this document and the company's official domains at **credicorp.co.uk/legal/**.